

**Information to identify the case:**

Debtor 1	<u>Tamia L. Caviness</u>	Social Security number or ITIN	xxx-xx-2450
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number:	20-16188-JNP		

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Tamia L. Caviness

7/7/25

**By the court:** Jerrold N. Poslusny Jr.  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
  - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
  - ◆ some debts which the debtors did not properly list;
  - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
  - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
  - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
  - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Tamia L. Caviness  
Debtor

Case No. 20-16188-JNP  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-1  
Date Rcvd: Jul 07, 2025

User: admin  
Form ID: 3180W

Page 1 of 2  
Total Noticed: 21

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 09, 2025:

Recip ID	Recipient Name and Address
db	+ Tamia L. Caviness, 19 Norman Ford Drive, Sicklerville, NJ 08081-5647
cr	+ Wilton's Corner Proprietary Association, 60 Meetinghouse Circle, Sicklerville, NJ 08081-4894
518822526	+ AmeriHome Mortgage Company LLC, 21215 Burbank Boulevard, Suite 400, Woodland Hills CA 91367-7091
518822530	+ KML Law Group PC, 216 Haddon Avenue, Suite 406, Westmont NJ 08108-2812
518822533	+ Pallies Auto Sales Inc, 540 Delsea Dr, Sewell NJ 08080-2827
518822534	+ Scott H. Marcus & Associates, 121 Johnston Road, Suite 2, Blackwood NJ 08012-1758

TOTAL: 6

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jul 07 2025 21:46:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Jul 07 2025 21:46:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
518868556	Email/Text: BKelectronicnotices@cenlar.com	Jul 07 2025 21:46:00	Cenlar FSB, 425 Phillips Blvd, Ewing, NJ 08618
518822527	+ EDI: CAPITALONE.COM	Jul 08 2025 01:30:00	Capital One Bank USA NA, 4851 Cox Road, Glen Allen VA 23060-6293
518822528	+ EDI: WFNNB.COM	Jul 08 2025 01:30:00	Comenity Bank, Bankruptcy Department, PO Box 182125, Columbus OH 43218-2125
518822529	+ EDI: WFNNB.COM	Jul 08 2025 01:30:00	Comenity Bank-Victoria's Secret, Bankruptcy Department, PO Box 182 125, Columbus OH 43218-2125
518822531	EDI: CITICORP	Jul 08 2025 01:30:00	Macy's, Bankruptcy Processing, PO Box 8053, Mason OH 45040
520437917	EDI: JEFFERSONCAP.COM	Jul 08 2025 01:30:00	Jefferson Capital Systems LLC, PO BOX 7999, St. Cloud, MN 56302-9617
520437918	EDI: JEFFERSONCAP.COM	Jul 08 2025 01:30:00	Jefferson Capital Systems LLC, PO BOX 7999, St. Cloud, MN 56302-9617, Jefferson Capital Systems LLC, PO BOX 7999, St. Cloud, MN 56302-9617
518828084	+ EDI: NFCU.COM	Jul 08 2025 01:30:00	NAVY FEDERAL CREDIT UNION, P O BOX 3000, MERRIFIELD, VA 22119-3000
518822532	+ EDI: NFCU.COM	Jul 08 2025 01:30:00	Navy Federal Credit Union, P.O. Box 3302, Merrifield VA 22119-3302
518892097	EDI: PRA.COM	Jul 08 2025 01:30:00	Portfolio Recovery Associates, LLC, c/o Sams Club, POB 41067, Norfolk VA 23541
518882203	EDI: Q3G.COM	Jul 08 2025 01:30:00	Quantum3 Group LLC as agent for, MOMA Trust LLC, PO Box 788, Kirkland, WA 98083-0788

District/off: 0312-1

User: admin

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Date Rcvd: Jul 07, 2025

Form ID: 3180W

Total Noticed: 21

518824916 ^ MEBN

Jul 07 2025 21:38:18

Synchrony Bank, c/o of PRA Receivables  
Management, LLC, PO Box 41021, Norfolk, VA  
23541-1021

518822535 EDI: SYNC

Jul 08 2025 01:30:00

Synchrony Bank/Sam's Club, PO Box 530942,  
Atlanta GA 30353-0942

TOTAL: 15

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
519054317		Wilton's Corner Proprietary Association

TOTAL: 1 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 09, 2025

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 7, 2025 at the address(es) listed below:

Name	Email Address
Andrew B Finberg	on behalf of Trustee Andrew B Finberg courtmail@standingtrustee.com ecf.mail_9022@mg.bkdocs.us
Andrew B Finberg	courtmail@standingtrustee.com ecf.mail_9022@mg.bkdocs.us
Barbara J. Snavelly	on behalf of Debtor Tamia L. Caviness jjresq1@comcast.net
Denise E. Carlon	on behalf of Creditor AmeriHome Mortgage Company LLC dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com
Thomas J Orr	on behalf of Creditor Wilton's Corner Proprietary Association tom@torrlaw.com xerna@aol.com;orrTR87054@notify.bestcase.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov
Warren S. Jones, Jr.	on behalf of Creditor NAVY FEDERAL CREDIT UNION email@warrensjones.com r46134@notify.bestcase.com;robert@warrensjones.com

TOTAL: 8